Randal S. Mashburn
U.S. Bankruptcy Judge

Dated: 8/29/2016

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:	)	
	)	CASE NO. 316-04243
LAKISHA RENEE CHATMAN	)	CHAPTER 13
267 TYLERTOWN ROAD	)	JUDGE: MASHBURN
CLARKSVILLE, TN 37040	)	
SSN: XXX-XX-9974	)	
Debtor.	)	

AGREED ORDER TO MODIFY CHAPTER 13 PLAN TO PROVIDE FOR CLAIM OF INLAND BANK FUNDING AS A LONG TERM CLAIM PER § 1322(b)(5)

BY AGREEMENT OF THE DEBTOR AND CHAPTER 13 TRUSTEE, evidenced by the signatures entered below respectively, it is hereby agreed that:

1. The Debtor is authorized to finance with Inland Bank a 2014 Hyundai Elantra Sedan, VIN# KMHDH4AE7EU196574 ("motor vehicle"). The Debtor has already purchased the vehicle pursuant to the letter authorizing the purchase signed by the Chapter 13 Trustee on August 12, 2016. The amount financed is $12,672.00 at a rate of 22%, to be paid by the Trustee with an ongoing monthly payment of $350.06 beginning 9/11/2016 as a Class **3** creditor upon the filing of an approved Proof of Claim.
2. The Debtor's attorney's fee of $3,500 shall be paid in full pro rata as a Class 4 creditor. Allowed unsecured claims shall be paid a pro rata payment of a dividend of at least 100% as Class 5 creditors. Post-petition claims, allowed pursuant to 11 U.S.C. §1305 shall be paid in full pro rata as Class 6 creditors but subordinated to the payment of allowed pre-petition unsecured claims.
3. The payroll deduction order shall be modified to increase the Debtor's payments to the Trustee from $206.75 bi-weekly to $374.25 bi-weekly. The minimum base shall be increased to $48,650 and the plan term shall remain 60 months. Except

as set forth herein, all other plan provisions of the Order confirming the Debtor's Chapter 13 plan remain unaffected by this Agreed Order.

4. Debtor shall maintain full coverage insurance on the motor vehicle and list Inland Bank as the loss payee.
5. The Debtor waives discharge of this post-petition debt to Inland Bank. The monthly payments to Inland Bank shall be disbursed with all other secured claims. Inland Bank's claim for post-petition financing is a continuing debt under 11 U.S.C. § 1328(a)(1) and is not subject to discharge thereunder.
6. This claim shall be treated by the Trustee as a long term obligation pursuant to 11 U.S.C. § 1322(b)(5), and the Trustee need not allocate interest and principal in the disbursements to Inland Bank.
7. Accordingly, the Order Confirming Chapter 13 Plan of 8/3/2016 shall be modified to provide that the Debtor's obligation to Inland Bank is a secured obligation and shall be paid directly by the debtor after completion of the Chapter 13 plan pursuant to the terms of the agreement between the Debtor and Inland Bank.
8. The parties further agree that should the Debtor default on the plan payments or insurance, Inland Bank shall notify Debtor and Debtor's counsel of the default and, if the default is not cured within ten (10) days of such notice, Inland Bank may thereupon have relief from the automatic stay of 11 U.S.C. §362(a) by the filing of a "Notice of Default Constituting Order of Relief From Stay" without the necessity of the filing of a motion for a hearing in this Court.
9. No other creditors are affected by this Agreed Order.

THIS ORDER WAS SIGTNED AND ENTERED ELECTRONICALLY
AS INDICATED AT THE TOP OF THE FIRST PAGE.

APPROVED FOR ENTRY:

/s/ Steven R. Wilmoth

Steven R. Wilmoth
The Fleming Law Firm
Debtor's Attorney
409 North Locust Street
Springfield, TN 37172
615-384-7750

615-384-4871 fax
steven@theflemninglawfirm.net

/s/ /s/ Henry E. Hildebrand, III

Digitally signed by /s/ Henry E. Hildebrand, III
DN: cn=/s/ Henry E. Hildebrand, III, c=US, o=chapter 13 trustee, ou=finance(51), email=pleadings@ch13nsh.com
Date: 2016.08.26 12:09:42 -05'00'

Henry E. Hildebrand, III
Chapter 13 Trustee
PO Box 340019
Nashville, TN 37203-0019
615-244-1101
615-242-3241 fax
pleadings@ch13nsh.com

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The Fleming Law Firm & Mediation Center

Charlotte U. Fleming*
Steven R. Wilmoth
Haley E. Medley*
Brandi L. Jones*
Emily C. Green
Pete Frech
Mark Walker – of Counsel

* Listed Rule 31 Mediator

Legal Assistants
Donna G. Smith
Pamela A. Cobb
Melissa J. Bridges
Kim Chastain

August 9, 2016

RE: Lakisha Renee Chatman
Middle District of TN Chapter 13 Case #16-04243

To Whom It May Concern:

Please be advised that the above referenced Debtor has been given authorization, as evidenced by the signature of the Chapter 13 Trustee below, to obtain an extension of credit to purchase a vehicle. The principal amount of the loan is not to exceed $12,680, no more than 22% interest and a regular monthly payment not to exceed $350.00.

The Debtor surrendered her vehicle in the Chapter 13 bankruptcy she filed on June 13, 2016. She needs a replacement vehicle.

The Debtor's Chapter 13 Plan payments shall remain $447.96 monthly as reflected in the amended monthly family budget attached hereto. The Debtor attended the Chapter 13 Trustee's Money Management Workshop on August 8, 2016.

Sincerely,

Steven R. Wilmoth
Attorney for the Debtor

Henry E. Hildebrand, III

Digitally signed by Henry E. Hildebrand, III
DN: cn=Henry E. Hildebrand, III, o=Chapter 13 Trustee, ou=Ch13, email=hank@ch13bna.com, c=US
Date: 2016.08.12 09:31:34 -05'00'

Henry E. Hildebrand, III
Standing Chapter 13 Trustee

THIS APPROVAL IS ONLY VALID FOR THREE (3) MONTHS FROM ABOVE DATE.

Springfield Office: 409 North Locust Street, Springfield, TN 37172 • (615) 384-7750 *office* • (615) 384-4871 *fax*
Goodlettsville Office: 405 Two Mile Pike, Suite A, Goodlettsville, TN 37072 • (615) 851-9065 *office* • (615) 851-9066 *fax*
www.TheFlemingLawFirm.net • www.facebook.com/TheFlemingLawFirm • www.facebook.com/TheFlemingLawFirmGoodlettsville

This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.
United States Bankruptcy Court.